

EXHIBIT I

03-30-2005 ADJUSTER REMARKS FOR CLAIM S0-530739 RP9C213

CLAIM NO.	DATE	SEQ	TIME	USERID	OPID	CAT.	PAGE	1
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S0-530739-000	06-22-2004	01	10:50:51	KSLONAKE	T006	CON		
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INSURED CONTACT COMPLETED

REPORTED BY MR INSURED

HE IS ON VACATION AND GOT A CALL FROM THE FIRE MARSHALL THAT THE LIQUOR STORE IN THE SAME BUILDING FREEZER CAUGHT FIRE CAUSING SMOKE DAMAGE TO INSURED'S APT.

YOU CAN REACH INSURED AT THE VAC #

S0-530739-000	06-22-2004	02	12:46:50	JDUNCAN	SOJD	SUP		
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SHERRY; WILL NEED TO ASSIGN I/A FOR INSPECTION OF DAMAGES.. NEED TO DETERMINE EXACT CAUSE OF THE FIRE FOR SUBRO PURPOSES.. CHECK COV FOR BLDG AND USPP AND ANY OTHER COV WHICH MIGHT APPLY.. ORDER F/R CONTACT THE INSD AND DIUSSSS

S0-530739-000	06-22-2004	03	17:20:01	SCLODFEL	SOSC	GEN		
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CALLED INSURED HE IS ON VACATION, THE WILMINGTON FIRE MARSHAL CALLED TO TELL HIM THE LIQUOR STORE CAUGHT FIRE. THE INSURED DID NOT GET THE NAME OF THE FIRE MARSHAL NOR DOES HE HAVE ANY INFO OTHER THEN THERE IS NO APPARENT DMG. TO THE FLOOR JOIST AND THE ADJOINING APT. HAS SMOKE DMG.

THE LIQUOR STORE OWNER IS A MR. PETAL 302-654-3977, TONY'S LIQUOR. I HAVE TRIED TO CALL THIS NUMBER AND THERE IS NO ANSWER. I WILL ATTEMPT TOMORROW.

ASSIGNING TO TOWER INS. SERVICES FOR INSPECTION. 302-656-4657

S0-530739-000	06-22-2004	04	23:52:41	JSULLIV	SOJS	ACK		
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AUTO ACK LETTER SENT TO INSURED

S0-530739-000	06-23-2004	01	11:03:44	SCLODFEL	SOSC	DIS		
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PROPERTY ASSIGNMENT FOR SE ADJUSTER ND
ASSIGNED TO 302-530-1881-TOWER FOR APPRAISAL ONLY

S0-530739-000	06-23-2004	02	11:06:26	SCLODFEL	SOSC	MRB		
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FIRE - RPT ORDERED FOR SE

S0-530739-000	06-23-2004	03	11:45:35	SCLODFEL	SOSC	COV		
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C-1172

LOC. 1740 W 4TH STREET, WILIMINGTON, DE

BLDG. \$225,000 RC 100% COINSURANCE

\$1000 DED.

CP0010 AND CP1030

BINT: \$24,000

CP0030

MORTGAGEE: OCWEN FEDERAL BANK

PRIOR CLAIMS: NONE FOUND

HANDLING:

ASSIGNED TO TOWER FOR INSPECTION

DETERMINE IF C&O NEEDED

DETERMINE CAUSE FOR POSSIBLE SUBRO

REQUEST FIRE REPORT

RESOLVE AND CONCLUDE

S0-530739-000	06-23-2004	04	13:52:06	SCLODFEL	SOSC	GEN		
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S/W GEORGE POWELL WHO WAS ABLE TO GAIN ENTRY TO THE LIQUOR STORE BY MR. PATEL, OWNER OF THE STORE. GEORGE STATES THE FIRE NOT BAD BUT A LOT OF SMOKE DMG. IN THE APT. ABOVE AND TENANTS HAVE MOVED OUT DUE TO THE HEAVY

DR 0203

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 SMOKE. GEORGE IS GOING BACK TOMORROW BUT ADVISED C&O NEEDED. I HAVE
 MADE CONTACT WITH GARY HAUN'S OFFICE AND GAVE CLAIM INFO TO CATHERINE BY
 PHONE.

SO-530739-000 07-07-2004 01 17:42:08 SCLODFEL SOSC GEN
 IA REPORT AND ACKNOWLEDGMENT REC'D - IA INITIAL SCOPE \$45,000. I/A IS IN
 PROCESS OF DETERMINING WHAT IMPROVEMENT'S AND BETTERMENTS AS PART OF THE
 LIQUOR STORE ARE AND WHAT IS THE BLDG. PORTION.

REQUESTING AUTH. TO INCREASE RESERVE TO \$45,000 ON THE BLDG.

SO-530739-000 07-08-2004 01 08:26:28 DRIDDLE SODR SUP
 INCREASED RESERVE TO 45,000 PER I/A INFO.

SO-530739-000 08-09-2004 01 10:55:59 DRIDDLE SODR SUP
 HAS BEEN A MONTH SINCE LAST CONTACT WITH I/A OR C&O. F/U WITH BOTH FOR STA
 TUS AND UPDATE ADJUSTER REMARKS.

SO-530739-000 08-10-2004 01 10:59:31 SCLODFEL SOSC GEN
 IA REPORT REC'D AND REVIEWED. IT WAS ORIGINALLY THOUGHT THE A STORE FRONT
 SIGN/LIGHT BUT IA STATES THE FIRE ORIGINATED IN AN ELECTRICAL OUTLET BOX.
 NO RECENT ELECTRICAL WORK HAS BEEN DONE.

THE DELAY IN GETTING AGREED COST IS THE INSURED'S SELECTED CONTRACTOR SENT
 THE IA A SCOPE ONLY ESTIMATE. IT WASN'T UNTIL JULY 27TH THE IA WAS ABLE TO
 GET THE PRICING FROM THE INSURED'S CONTRACTOR. THE IA AND INSURED'S CONTRA
 CTOR'S EST. ABOUT \$8K OFF. THE IA HAS SUBMITTED ESTIMATE TO THE INSURED'S
 CONTRACTOR FOR REVIEW AND THERE HAS BEEN NO RESPONSE AT THIS TIME. THE
 TENANT IS BEING REPRESENTED BY A PUBLIC ADJ. THE LEASE AGREEMENT SPECIFICA
 LLY STATES THE TENANT BE RESPONSIBLE FOR THE SHELVING AND COOLERS.

I HAVE PLACED A CALL TO THE C&O AND THEY MAILED THEIR REPORT YESTERDAY

WAITING ON IA TO REACH AGREED COST FOR THE REPAIRS
 OPENING BINT FOR LOSS OF RENTS.

SO-530739-000 08-13-2004 01 11:15:29 SCLODFEL SOSC GEN
 IA REPORT REC'D WITH A REVISED ESTIMATE. I CALLED THE IA TO SEE IF THE
 REVISED EST. HE WROTE WAS AGREED UPON AS THE REPORT INDICATED HE WAS STILL
 WORKING TO GET THIS IA TO AGREE ON HIS ESTIMATE. THE IA CONFIRMED HE HAD
 GOTTEN THIS AGREED. I HAVE REQUESTED THE TAX NUMBER FOR THE CONTRACTOR BE
 ADDED. REQUESTING AUTH. TO PAY THE INSURED AND HIS CONTRACTOR ACV.

C&O REPORT REC'D IT WAS FIRST THOUGHT THE FIRE OCCURRED AT A NEON SIGN. THE
 C&O CONCLUSION IS THERE WAS HEAT STRESS BEHIND THE PEPSI MACHINE AND ICE
 COOLER. VIEW OF THE DOMICILE WIRING REVIEWED NO DMG.

CALLED IA AGAIN TO SEE IF BLDG. VALUATION WAS DONE, HE HAS INFO AND WILL
 FAX TO US. HE TOLD ME THE INSURED WAS INSURED TO VALUE

SO-530739-000 08-13-2004 02 11:31:42 SCLODFEL SOSC GEN
 REQUESTING PAYMENT AS FOLLOWS:

RC \$49,877.20
 DEP. 10,762.56

DR 0204

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DED.	1,000.00							
NET ACV	38,114.64							

I HAVE CALLED INSURED AND LEFT HIM A VOICE MAIL TO CONTACT ME TO GO OVER THE FIGURES.

SENDING PROOF OF LOSS.

FILE OPEN FOR RECOVERABLE DEP.

SUBRO: NONE HEAT STRESS ON OUTLET CAUSED THE FIRE

S0-530739-000 08-13-2004 03 13:35:57 DRIDDLE SODR SUP
 AUTHORITY APPROVED AS REQUESTED. PLEASE MAKE SURE TO PROTECT ANY LOSS PAYEE
 ES/MORTGAGEES ON ACV PAYMENT.

S0-530739-000 08-13-2004 04 13:49:22 JSULLIV SOJS GEN
 SYSTEM CHECK FOR \$38,114.64 FOR SUFFIX 001 SENT TO:
 LAYNE DREXEL
 1910 OLD CAPITOL TRAIL
 NEWARK, DE 19711

S0-530739-000 08-13-2004 05 14:18:43 DRIDDLE SODR SUP
 SHERRY, PER THE NOTE FROM HOME OFFICE, THIS POLICY MAY BE CANCELLED PRIOR TO
 EFFECTIVE DATE. PLEASE CANCEL THE CHECK AND REVIEW COVG TO DETERMINE.

S0-530739-000 08-13-2004 06 15:21:04 JSULLIV SOJS GEN
 SYSTEM CHECK FOR SUFFIX 001 VOIDED

S0-530739-000 08-13-2004 07 15:36:06 SCLODFEL SOSG GEN
 REC'D EMAIL FROM AMBER THAT POLICY HAD BEEN CANCELLED. REQUEST CANCELLATION
 ON CHECK. I CALLED UNDERWRITING TO SEE IF THEY WERE GOING TO REINSTATE.
 S/W BROOKE AT EXT. 257, NO REINSTATEMENT. I ASKED HER TO HAVE THE UNDERWRITING
 MGR. E-MAIL ME TO CONFIRM

S0-530739-000 08-16-2004 01 11:03:19 DRIDDLE SODR SUP
 RECD CALL FROM INSD, LANE DREXEL. HE EXPLAINED HE WAS TOLD HIS POLICY WAS
 CANCELLED AND NO COVG FOR THIS CLAIM. HE SAYS HE RECD LATE NOTICE WHILE HE
 WAS ON VACATION, WHEN HE RETURNED, HE PAID PREMIUM. HE SAYS HE DID NOT RECEIVE
 CANCELLATION NOTICE AND WAS NOT AWARE OF ANY PROBLEM. I TOLD HIM ACCORDING
 TO THE INFO WE HAVE, POLICY WAS CANCELLED DUE TO NON PAYMENT. HIS CHECK
 WAS RECD LATE AND WAS SENT BACK TO HIM. I WILL HAVE SHERRY GET BACK WITH
 UNDERWRITING, EXPLAIN WHAT MR. DREXEL IS SAYING, AND GET DETAILS. SHERRY
 WILL GET BACK TO HIM TO EXPLAIN WHEN NOTICES WERE SENT TO HIM, ETC. HIS
 AGENT NEEDS TO SPEAK TO UNDERWRITER, AND I WILL SEE THAT SHERRY TALKS TO HIS
 AGENT TO PASS ALONG NAME AND NUMBER OF UNDERWRITER AS WELL.

S0-530739-000 08-16-2004 02 14:49:56 KFAIN TOKF GEN
 LAYNE DREXEL DOES NOT UNDERSTAND WHY IT TOOK SO LONG FOR IT TO BE
 DETERMINED THAT THERE WAS NO COV FOR THIS LOSS. HE WOULD HAVE HANDLED
 THE REPAIRS QUITE DIFFERENTLY IF HE HAD ANY IDEA THAT HE WOULD BE SOLELY
 RESPONSIBLE FOR THEM. HE DOES NOT UNDERSTAND WHY GEORGE POWELL ASSISTED
 TO THE EXTENT THAT HE DID, ETC. HE KNOWS HIS PMT WAS LATE AND STATES HE
 DID NOT RCV NOTICE OF CANCELLATION AND HAS BEEN A STEADY PAYING CUSTOMER.
 HE DID NOT WANT TO TALK TO SHERRY CLODFELTER OR DANNY RIDDLE.
 EXP'D THAT ONLY THE CSC CAN ANSWER HIS QUESTIONS AND THEY HAVE BEEN IN

DR 0205

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COMMUNICATION WITH UNDERWRITING.

INSD SAID CSC SENT HIM TO SPK TO HIS INSURANCE AGENCY AND AGENCY SENT HIM TO CCU.

TRANSF CALL TO JOHN HOLLAND

S0-530739-000 08-16-2004 03 16:39:01 SCLODFEL S0SC GEN
 CALLED UNDERWRITING, THEY ARE ALL IN MEETINGS LEFT A VOICE MAIL FOR ROD HAMILTON. CALLED AGENT MARK GOOD HE HAS SPOKEN WITH THE INSURED AND EXPLAIN TO THE INSURED THE CANCELLATION FOR NON-PAYMENT. I ASKED MR. GOOD IF WE COULD GET ON A CONFERENCE CALL WITH THE INSURED. ONCE UNDERWRITING CALLS WE WILL CONTACT THE AGENT AND INSURED FOR CONFERENCE CALL TO ANSWER THE INS QUESTIONS.

S0-530739-000 08-17-2004 01 09:09:43 ASTATON3 01AS COV
 SEE ALL PRIOR NOTES. PUTTING CLAIM INTO NO COVERAGE. OK'D BY ADJ, SHERRY CLODFELTER.

S0-530739-000 09-03-2004 01 11:18:45 SCLODFEL S0SC GEN
 I SENT PLRB A QUESTION ON 8/19/04 REGARDING THIS CLAIM. I HAD NOT HEARD ANYTHING AS OF THIS DATE. I E-MAILED PLRB AND THEY ADVISED THEY WERE WORKING ON THE ANSWER AND WOULD GET BACK WITH ME EITHER TODAY OR TUESDAY.

S0-530739-000 09-07-2004 01 08:57:55 DRIDDLE S0DR SUP
 SHERRY, HAS OFFICIAL LETTER BEEN SENT TO INSD REGARDING NO COVG FOR THIS LOSS DUE TO POLICY NOT BEING IN EFFECT?

S0-530739-000 09-07-2004 02 13:38:33 SCLODFEL S0SC GEN
 NO LETTER HAS BEEN SENT TO THE INSURED. I AM WAITING ON PLRB RESPONSE AS INDICATED IN MY 9/3/04 REMARKS. WILL FOLLOW UP WITH PLRB LATER TODAY IF I DO NOT HEAR FROM THEM.

S0-530739-000 09-08-2004 01 13:55:03 SCLODFEL S0SC GEN
 DANNY, I REC'D AN E-MAIL FROM PLRB ATTY TODAY ADVISING THEY WERE STILL RESEARCHING MY QUESTION.

S0-530739-000 09-14-2004 01 12:13:36 SCLODFEL S0SC GEN
 REC'D AN E-MAIL FROM UNDERWRITING ON 8/13 STATING THEY WERE NOT GOING TO REINSTATE THE INSURED.

S0-530739-000 09-14-2004 02 14:12:34 DRIDDLE S0DR SUP
 SHERRY, NOW THAT U/W HAS PROVIDED THEIR OFFICIAL POSITION THAT THIS POLICY WAS NOT IN EFFECT ON THE DATE OF LOSS AND WILL NOT BE REINSTATED, I BELIEVE IT IS TIME TO SEND A FORMAL LETTER TO THE INSD EXPLAINING NO COVG IS AVAILABLE FOR THIS LOSS AS THE POLICY WAS NOT IN FORCE AT THE TIME OF THE LOSS.

S0-530739-000 09-15-2004 01 10:00:36 SCLODFEL S0SC GEN
 SENDING INSURED LETTER NO COVERAGE UNDER THE POLICY.

CLOSING 001 AND 002 NO PAY.

S0-530739-000 03-29-2005 01 12:29:16 SCLODFEL S0SC GEN
 REC'D CALL FROM ATTY. ROB BESTE 302-652-8400 ON MY VOICE MAIL. RETURNED HIS CALL, LEFT HIM A VOICE MAIL.

S0-530739-000 03-30-2005 01 11:50:03 SCLODFEL S0SC GEN
 REC'D CALL FROM INSURED ATTY. ROB BESTE, WE DISCUSSED DENIAL BRIEFLY AND

DR 0206

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I TOLD HIM I WOULD NEED TO S/W SUPERVISOR AND MGR. AND WOULD CALL HIM BACK.							

S0-530739-001	09-15-2004	01	09:59:45	SCLODFEL	S0SC	RAS	
RESERVE CHANGE REQUESTED - CNP							

S0-530739-001	09-22-2004	01	15:07:13	DRIDDLE	S0DR	RAS	
AUTHORIZED RESERVE CHANGE - CNP							

DR 0207